



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name BMO FINANCIAL CORP.

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 195,077,264

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BMO FINANCIAL CORP.
1209 ORANGE STREET

WILMINGTON, DE 19801

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	194,488,152	191,461,654	195,445,670	184,437,641	162,219,142
Net income (\$000)	478,055	563,002	2,098,100	1,146,333	1,098,548
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.98	2.55	12	1.94	2.67	13	1.91	2.60	13	2.04	2.77	15	2.18	3.01	17
+ Non-interest income	1.11	0.97	65	1.30	1.13	64	1.19	1.04	63	1.05	1.21	51	1.16	1.32	53
– Overhead expense	1.94	2.18	37	1.81	2.28	21	1.88	2.17	32	1.96	2.57	22	2.30	2.69	30
– Provision for credit losses	-0.15	0.04	8	-0.13	-0.12	39	-0.14	-0.09	38	0.33	0.51	27	0.14	0.15	59
+ Securities gains (losses)	0.02	0	94	0	0.01	65	0	0.01	49	0.01	0.02	52	0.02	0.01	86
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.32	1.35	47	1.58	1.78	41	1.43	1.66	31	0.82	1.04	31	0.94	1.56	8
Net operating income	0.98	1.03	44	1.18	1.36	37	1.07	1.26	30	0.62	0.81	28	0.68	1.19	11
Net income	0.98	1.02	44	1.18	1.35	38	1.07	1.26	30	0.62	0.82	28	0.68	1.19	11
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.40	2.96	16	2.45	3.18	15	2.38	3.06	13	2.87	3.55	15	3.89	4.41	18
Interest expense	0.26	0.20	77	0.36	0.29	70	0.31	0.25	69	0.66	0.52	72	1.52	1.08	80
Net interest income (tax equivalent)	2.13	2.75	14	2.09	2.88	14	2.06	2.80	15	2.21	3.01	14	2.37	3.33	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.09	48	0.06	0.16	36	0.09	0.11	53	0.29	0.27	65	0.09	0.21	37
Earnings coverage of net loan and lease losses (X)	61.07	38.54	74	53.68	25.70	78	31.64	39.72	61	7.86	22.91	37	22.18	24.40	63
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.90	1.20	22	1.34	1.49	40	1.01	1.23	29	1.40	1.58	40	1	0.83	72
Allowance for loan and lease losses / Total loans and leases	0.90	1.17	23	1.34	1.47	41	1.01	1.20	33	1.40	1.55	41	1	0.81	73
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.47	70	1.17	0.70	87	0.68	0.49	77	1.29	0.71	89	1.27	0.57	93
30–89 days past due loans and leases / Total loans and leases	0.29	0.32	56	0.27	0.33	52	0.19	0.32	37	0.28	0.39	42	0.38	0.43	52
Liquidity and Funding															
Net noncore funding dependence	2.61	-1.97	68	-3.23	-0.51	47	-1.54	-2.33	54	5.17	3.20	62	25.58	14.45	80
Net short-term noncore funding dependence	-7.69	-6.65	41	-13.27	-6.88	25	-10.74	-7.71	36	-4.78	-4.76	44	10.20	3.38	69
Net loans and leases / Total assets	45.85	59.31	14	44.17	60.99	11	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19
Capitalization															
Tier 1 leverage ratio	10.36	9.06	81	9.47	9.15	62	9.77	8.98	73	9.26	9.13	54	9.09	9.76	36
Holding company equity capital / Total assets	11.01	10.29	60	11.07	10.72	56	11.59	10.71	64	11.56	11.16	58	10.95	12.43	34
Total equity capital (including minority interest) / Total assets	11.01	10.40	59	11.07	10.85	53	11.59	10.82	62	11.56	11.29	56	10.95	12.57	31
Common equity tier 1 capital / Total risk-weighted assets	13.78	12.21	78	13.07	12.57	63	13.51	12.42	72	12.45	12.38	57	11.34	12.17	39
Net loans and leases / Equity capital (X)	4.17	5.82	18	3.99	5.73	14	3.90	5.53	19	4.10	5.58	18	4.68	5.21	37
Cash dividends / Net income	3.25	33.45	10	2.90	23.13	15	3.11	28.27	9	3.74	42.30	11	3.35	33.12	8
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.46	9.35	16	3.43	16.49	16	5.33	10.50	31	6.81	16.68	20	11.66	9.26	71
Equity capital	-0.15	4.03	47	8.75	9.13	61	5.56	7.46	54	12.81	6.99	79	8.29	10.49	56
Net loans and leases	4.28	6.29	49	-8.42	7.22	9	0.26	3.36	48	-1.14	9.07	15	8.45	9.10	63
Noncore funding	-12.44	-10.65	51	-30.57	-25.09	47	-13.11	-14.79	52	-31.10	-12.18	30	16.56	6.59	74
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	21.38	11.08	81	22.72	11.33	82	20.36	10.95	80	22.88	13.56	79	51.92	13.04	89
Equity investment in subsidiaries / Equity capital	90.27	103.47	3	100.14	102.85	37	90.97	103.22	3	99.99	102.81	34	102.74	103.22	52
Cash from ops + noncash items + op expense / Op expense + dividends	131.11	125.04	56	-70.04	98.58	7	1,312.21	154.48	99	51.10	147.24	6	426.12	190.27	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	804,570	830,640	3,256,984	3,561,251	4,064,362	-3.14	28.09
Income from lease financing receivables.....	-252	169	578	-1,745	-1,382		
Fully taxable income on loans and leases.....	796,289	823,086	3,227,452	3,519,830	4,003,036	-3.26	25.98
Tax-exempt income on loans and leases.....	8,029	7,723	30,110	39,676	59,944	3.96	-7.25
Estimated tax benefit on income on loans and leases.....	3,150	2,969	11,511	14,057	20,983	6.08	-51.08
Income on loans and leases (tax equivalent).....	807,468	833,778	3,269,073	3,573,563	4,083,963	-3.16	24.77
Investment interest income (tax equivalent).....	136,373	122,634	479,471	487,301	468,096	11.20	77.75
Interest on balances due from depository institutions.....	7,321	4,363	35,786	56,955	245,326	67.80	-57.94
Interest income on other earning assets.....	129,382	130,447	521,492	766,641	993,491	-0.82	66.68
Total interest income (tax equivalent).....	1,080,544	1,091,222	4,305,822	4,884,460	5,790,876	-0.98	31.95
Interest on time deposits of \$250K or more.....	5,542	22,377	63,068	136,994	162,255	-75.23	39.42
Interest on time deposits < \$250K.....	9,795	23,324	62,815	232,025	342,774	-58.00	-57.67
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	21,912	26,523	94,599	221,511	565,769	-17.38	40.92
Interest on other borrowings and trading liabilities.....	74,728	82,205	325,033	486,531	1,108,091	-9.10	-25.93
Interest on subordinated debt and mandatory convertible securities.....	5,883	5,961	23,642	44,715	81,703	-1.31	-55.94
Total interest expense.....	117,860	160,390	569,157	1,121,776	2,260,592	-26.52	-24.89
Net interest income (tax equivalent).....	962,684	930,832	3,736,665	3,762,684	3,530,284	3.42	45.42
Non-interest income.....	539,031	622,427	2,322,195	1,932,371	1,884,654	-13.40	10.61
Adjusted operating income (tax equivalent).....	1,501,715	1,553,259	6,058,860	5,695,055	5,414,938	-3.32	30.66
Overhead expense.....	944,577	867,396	3,672,518	3,613,519	3,729,610	8.90	11.80
Provision for credit losses.....	-70,874	-62,097	-266,650	612,149	232,102		
Securities gains (losses).....	7,706	1,118	1,703	13,936	37,838	589.27	4088.04
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	642,380	755,573	2,793,054	1,504,519	1,519,468	-14.98	157.11
Applicable income taxes.....	157,740	184,958	666,786	327,421	386,375	-14.72	221.67
Tax equivalent adjustments.....	6,585	7,613	28,168	30,765	34,545	-13.50	-54.59
Applicable income taxes (tax equivalent).....	164,325	192,571	694,954	358,186	420,920	-14.67	158.62
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	478,055	563,002	2,098,100	1,146,333	1,098,548	-15.09	156.60
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	478,055	563,002	2,098,100	1,146,333	1,098,548	-15.09	156.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	478,055	563,002	2,098,100	1,146,333	1,098,548	-15.09	156.60
Investment securities income (tax equivalent).....	136,373	122,634	479,471	487,301	468,096	11.20	77.75
US Treasury and agency securities (excluding mortgage-backed securities).....	43,926	17,591	90,838	88,303	61,665	149.71	123.17
Mortgage-backed securities.....	76,849	83,559	314,481	320,131	342,198	-8.03	104.72
All other securities.....	15,598	21,484	74,152	78,867	64,233	-27.40	-20.01
Cash dividends declared.....	15,524	16,321	65,291	42,839	36,813	-4.88	72.55
Common.....	0	0	0	0	0		
Preferred.....	15,524	16,321	65,291	42,839	36,813	-4.88	72.55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.22	2.75	15	2.28	2.96	14	2.20	2.85	13	2.65	3.27	15	3.57	4	21
Less: Interest expense	0.24	0.19	75	0.34	0.27	70	0.29	0.23	70	0.61	0.48	72	1.39	0.98	78
Equals: Net interest income (tax equivalent)	1.98	2.55	12	1.94	2.67	13	1.91	2.60	13	2.04	2.77	15	2.18	3.01	17
Plus: Non-interest income	1.11	0.97	65	1.30	1.13	64	1.19	1.04	63	1.05	1.21	51	1.16	1.32	53
Equals: adjusted operating income (tax equivalent)	3.09	3.56	25	3.25	3.87	19	3.10	3.70	19	3.09	4.04	10	3.34	4.41	8
Less: Overhead expense	1.94	2.18	37	1.81	2.28	21	1.88	2.17	32	1.96	2.57	22	2.30	2.69	30
Less: Provision for credit losses	-0.15	0.04	8	-0.13	-0.12	39	-0.14	-0.09	38	0.33	0.51	27	0.14	0.15	59
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0	94	0	0.01	65	0	0.01	48	0.01	0.02	52	0.02	0.01	86
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.32	1.35	47	1.58	1.78	41	1.43	1.66	31	0.82	1.04	31	0.94	1.56	8
Less: Applicable income taxes (tax equivalent)	0.34	0.31	57	0.40	0.40	55	0.36	0.38	48	0.19	0.23	38	0.26	0.36	23
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.98	1.03	44	1.18	1.36	37	1.07	1.26	30	0.62	0.81	28	0.68	1.19	11
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.98	1.02	44	1.18	1.35	38	1.07	1.26	30	0.62	0.82	28	0.68	1.19	11
Memo: Net income (last four quarters)	1.03	1.17	32	0.84	1.07	25	1.07	1.26	30	0.62	0.82	28	0.68	1.19	10
Net income—BHC and noncontrolling (minority) interest	0.98	1.04	42	1.18	1.37	38	1.07	1.27	29	0.62	0.83	28	0.68	1.20	10
Margin Analysis															
Average earning assets / Average assets	92.76	93.16	46	92.94	93.08	50	92.70	93.08	45	92.28	92.32	49	91.73	91.05	59
Average interest-bearing funds / Average assets	63.29	60.43	69	64.97	62.97	65	63	61.99	64	67.03	64.06	68	69.20	65.57	70
Interest income (tax equivalent) / Average earning assets	2.40	2.96	16	2.45	3.18	15	2.38	3.06	13	2.87	3.55	15	3.89	4.41	18
Interest expense / Average earning assets	0.26	0.20	77	0.36	0.29	70	0.31	0.25	69	0.66	0.52	72	1.52	1.08	80
Net interest income (tax equivalent) / Average earning assets	2.13	2.75	14	2.09	2.88	14	2.06	2.80	15	2.21	3.01	14	2.37	3.33	16
Yield or Cost															
Total loans and leases (tax equivalent)	3.62	3.88	34	3.79	4.05	39	3.82	4.01	39	3.95	4.27	34	4.71	5.09	25
Interest-bearing bank balances	0.14	0.18	17	0.09	0.10	32	0.14	0.14	61	0.36	0.27	79	1.77	2.04	34
Federal funds sold and reverse repos	0.34	0.28	67	0.25	0.26	66	0.28	0.25	66	0.54	0.68	53	2.78	2.44	71
Trading assets	7.04	0.43	96	6.97	0.39	97	7.02	0.45	97	5.26	0.60	96	4.23	0.99	93
Total earning assets	2.38	2.93	16	2.44	3.15	15	2.36	3.04	15	2.85	3.51	15	3.87	4.36	20
Investment securities (tax equivalent)	1.10	1.78	5	1.43	1.84	23	1.32	1.77	17	1.75	2.25	16	2.49	2.76	29
US Treasury and agency securities (excluding mortgage-backed securities)	0.82	1.09	27	1.92	1.30	78	1.25	1.14	59	1.87	1.75	59	1.80	2.32	18
Mortgage-backed securities	1.25	1.67	11	1.19	1.60	14	1.11	1.57	10	1.40	2.05	5	2.43	2.61	25
All other securities	2.37	2.75	38	2.98	2.93	57	2.79	2.81	53	2.77	3.24	34	3.26	4.06	29
Interest-bearing deposits	0.16	0.16	55	0.30	0.26	67	0.23	0.21	61	0.65	0.53	66	1.45	1.10	76
Time deposits of \$250K or more	1.17	0.48	98	1.97	0.82	99	1.84	0.66	99	2.19	1.42	94	2.80	1.96	95
Time deposits < \$250K	0.62	0.44	77	0.97	0.78	71	0.78	0.62	69	1.62	1.36	69	2.23	1.82	75
Other domestic deposits	0.10	0.13	49	0.13	0.17	43	0.11	0.15	43	0.32	0.36	47	1.06	0.93	64
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.16	0.16	61	0.14	0.18	58	0.12	0.17	56	0.49	0.62	54	2.42	1.86	74
Other borrowed funds and trading liabilities	1.45	1.14	63	1.71	1.38	66	1.85	1.27	70	2.23	1.50	85	3.02	2.38	84
All interest-bearing funds	0.38	0.31	74	0.52	0.42	68	0.46	0.37	70	0.91	0.74	71	2.01	1.49	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	539,031	622,427	2,322,195	1,932,371	1,884,654
Fiduciary activities income	64,950	63,202	261,906	233,939	229,550
Service charges on deposit accounts - domestic	82,743	81,435	329,330	306,661	273,663
Trading revenue	-47,529	75,168	51,001	87,178	87,531
Investment banking fees and commissions	202,342	213,054	955,731	766,973	678,364
Insurance activities revenue	0	442	539	1,591	1,674
Venture capital revenue	0	0	0	0	0
Net servicing fees	5,297	4,682	8,829	-691	5,772
Net securitization income	9,957	14,104	52,608	45,484	39,055
Net gains (losses) on sales of loans, OREO, other assets	4,561	16,625	32,938	22,965	44,675
Other non-interest income	216,710	153,715	629,313	468,271	524,370
Total overhead expenses	944,577	867,396	3,672,518	3,613,519	3,729,610
Personnel expense	587,394	520,035	2,244,082	2,079,721	2,194,732
Net occupancy expense	102,308	96,006	432,363	413,661	385,446
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,569	12,662	46,888	62,913	69,149
Other operating expenses	249,306	238,693	949,185	1,057,224	1,080,283
Fee income on mutual funds and annuities	6,536	31,438	106,296	120,859	130,580
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	11,836	11,830	11,735	11,891	12,818
Average personnel expense per employee	49.63	43.96	191.23	174.90	171.22
Average assets per employee	16,431.92	16,184.42	16,654.94	15,510.69	12,655.57

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	1.21	2.26	45	5.05	2.10	81	4.58	2.17	80	6.25	2.02	88	6.93	2.72	85	
Overhead expenses / Net Interest Income + non-interest income	63.18	61.09	58	56.12	59.31	33	60.90	59.28	51	63.79	62.28	60	69.32	61.29	80	
Percent of Average Assets																
Total overhead expense	1.94	2.18	37	1.81	2.28	21	1.88	2.17	32	1.96	2.57	22	2.30	2.69	30	
Personnel expense	1.21	1.21	54	1.09	1.28	29	1.15	1.21	41	1.13	1.30	30	1.35	1.41	43	
Net occupancy expense	0.21	0.23	40	0.20	0.24	26	0.22	0.23	47	0.22	0.26	30	0.24	0.28	29	
Other operating expenses	0.52	0.71	27	0.53	0.73	21	0.51	0.72	19	0.61	0.94	18	0.71	0.97	30	
Overhead less non-interest income	0.83	1.18	22	0.51	1.10	11	0.69	1.10	16	0.91	1.25	23	1.14	1.32	32	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	62.90	60.59	60	55.84	58.69	35	60.61	58.83	52	63.45	61.82	61	68.88	60.64	81	
Personnel expense	39.11	33.94	76	33.48	33.28	48	37.04	32.93	69	36.52	32.36	75	40.53	32.39	89	
Net occupancy expense	6.81	6.43	54	6.18	6.42	48	7.14	6.23	65	7.26	6.58	62	7.12	6.52	64	
Other operating expenses	16.97	19.35	34	16.18	18.45	39	16.44	19.18	34	19.67	22.28	45	21.23	21.20	60	
Total non-interest income	35.89	26.24	77	40.07	28.42	76	38.33	27.67	75	33.93	28.83	65	34.80	29.23	68	
Fiduciary activities income	4.33	2.31	77	4.07	2.15	78	4.32	2.20	77	4.11	2.09	77	4.24	1.97	79	
Service charges on domestic deposit accounts	5.51	3.51	82	5.24	3.21	82	5.44	3.27	83	5.38	3.27	83	5.05	3.88	65	
Trading revenue	-3.16	0.53	3	4.84	0.97	88	0.84	0.62	73	1.53	1.28	75	1.62	1.18	77	
Investment banking fees and commissions	13.47	2.33	94	13.72	2.51	93	15.77	2.58	93	13.47	2.46	92	12.53	3.54	87	
Insurance activities revenue	0	0.38	16	0.03	0.38	42	0.01	0.36	34	0.03	0.41	40	0.03	0.47	40	
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42	
Net servicing fees	0.35	1.49	53	0.30	0.99	51	0.15	0.60	42	-0.01	0.01	33	0.11	0.28	50	
Net securitization income	0.66	0	98	0.91	0.01	99	0.87	0.01	97	0.80	0	96	0.72	0.01	96	
Net gain (loss) - sales of loans, OREO, and other assets	0.30	1.74	29	1.07	3.74	33	0.54	3.30	25	0.40	3.92	24	0.83	1.86	38	
Other non-interest income	14.43	8.92	80	9.90	8.65	66	10.39	9.27	66	8.22	9.65	48	9.68	10.04	61	
Overhead less non-interest income	27.01	33.42	31	15.77	29.66	15	22.29	30.52	23	29.52	31.93	41	34.07	31.06	48	
Applicable income taxes / Pretax net operating income (tax equivalent)	24.56	20.83	80	24.48	21.04	82	23.87	21.18	80	21.76	18.63	68	25.43	20.56	83	
Applicable income tax + TE / Pretax net operating income + TE	25.58	22.92	78	25.49	22.74	81	24.88	22.67	79	23.81	21.18	71	27.70	23.23	88	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	20,834,127	20,893,168	20,256,272	21,061,731	23,163,441	-0.28	0.38
Commercial and industrial loans	35,073,652	36,864,898	33,886,052	37,640,156	39,401,290	-4.86	23.82
Loans to individuals	8,801,547	7,501,573	8,686,682	7,073,361	6,764,547	17.33	110.31
Loans to depository institutions and acceptances of other banks	617,892	143,213	184,134	36,878	43,379	331.45	641.90
Agricultural loans	391,916	491,885	450,539	498,878	588,491	-20.32	-10.63
Other loans and leases	24,540,976	21,043,803	25,249,937	22,524,710	19,535,091	16.62	86.29
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	90,260,110	86,938,540	88,713,616	88,835,714	89,496,239	3.82	34.79
Less: Allowance for loan and lease losses	813,970	1,164,839	894,095	1,239,713	892,975	-30.12	15.12
Net loans and leases	89,446,140	85,773,701	87,819,521	87,596,001	88,603,264	4.28	35.00
Debt securities that reprice or mature in over 1 year	44,173,262	31,489,058	40,731,663	31,462,960	18,002,414	40.28	180.74
Mutual funds and equity securities	11,181	5,757	11,488	3,437	4,261	94.22	-15.89
Subtotal	133,630,583	117,268,516	128,562,672	119,062,398	106,609,939	13.95	62.96
Interest-bearing bank balances	18,491,180	25,877,298	24,835,496	12,028,282	16,687,667	-28.54	73.37
Federal funds sold and reverse repos	6,579,826	9,554,457	6,142,483	14,013,682	4,612,800	-31.13	106.92
Debt securities that reprice or mature within 1 year	2,125,865	3,393,574	2,065,207	3,555,518	3,319,665	-37.36	20.23
Trading assets	6,751,833	5,746,243	4,663,485	4,632,858	14,704,737	17.50	49.47
Total earning assets	167,579,287	161,840,088	166,269,343	153,292,738	145,934,808	3.55	64.08
Non-interest-bearing cash and due from depository institutions	1,595,678	1,095,890	1,292,668	1,378,802	1,550,820	45.61	39.50
Premises, fixed assets, and leases	1,480,030	1,387,468	1,468,680	1,198,313	1,086,526	6.67	105.87
Other real estate owned	4,322	5,650	2,341	12,666	22,774	-23.50	-86.84
Investment in unconsolidated subsidiaries	10,599	6,976	8,799	5,981	0	51.94	
Intangible and other assets	24,407,348	29,855,048	25,455,852	28,765,495	24,280,032	-18.25	3.13
Total assets	195,077,264	194,191,120	194,497,683	184,653,995	172,874,960	0.46	52.77
Quarterly average assets	194,488,152	191,461,654	201,220,151	189,524,037	172,267,087	1.58	54.93
Average loans and leases (YTD)	89,225,765	87,973,939	85,607,040	90,385,189	86,665,786	1.42	34.55
Memoranda							
Loans held-for-sale	29,148	147,266	39,289	202,854	20,075	-80.21	-44.97
Loans not held-for-sale	90,230,962	86,791,274	88,674,327	88,632,860	89,476,164	3.96	34.86
Real estate loans secured by 1-4 family	8,586,557	8,895,210	8,504,708	9,152,714	11,322,899	-3.47	-20.68
Commercial real estate loans	11,849,610	11,472,731	11,342,734	11,320,040	11,047,895	3.28	30.31
Construction and land development	3,081,147	3,601,935	2,955,853	3,536,381	3,094,374	-14.46	53.80
Multifamily	811,219	836,464	668,817	834,595	861,958	-3.02	24.03
Nonfarm nonresidential	7,957,244	7,034,332	7,718,064	6,949,064	7,091,563	13.12	23.64
Real estate loans secured by farmland	397,960	525,227	408,830	588,977	792,647	-24.23	-52.46
Total investment securities	46,310,308	34,888,389	42,808,358	35,021,915	21,326,340	32.74	164.39
U.S. Treasury securities	19,706,450	2,887,628	11,312,957	3,172,156	3,906,898	582.44	420.10
US agency securities (excluding mortgage-backed securities)	682,090	911,398	775,180	950,757	1,030,407	-25.16	-16.28
Municipal securities	2,522,968	2,889,651	2,353,784	3,002,307	1,994,888	-12.69	-1.93
Mortgage-backed securities	23,305,517	28,126,982	28,270,612	27,840,050	14,336,035	-17.14	125.81
Asset-backed securities	76,539	61,286	78,706	47,471	48,154	24.89	
Other debt securities	5,563	5,687	5,631	5,737	5,697	-2.18	-1.00
Mutual funds and equity securities	11,181	5,757	11,488	3,437	4,261	94.22	-15.89
Available-for-sale securities	43,531,526	31,295,004	39,883,831	31,183,307	16,403,129	39.10	201.45
U.S. Treasury securities	19,706,450	2,887,628	11,312,957	3,172,156	3,906,898	582.44	420.10
US agency securities (excluding mortgage-backed securities)	682,090	911,398	775,180	950,757	1,030,407	-25.16	-16.28
Municipal securities	2,522,968	2,889,651	2,353,784	3,002,307	1,994,888	-12.69	-1.93
Mortgage-backed securities	20,537,916	24,539,354	25,357,573	24,004,879	9,417,085	-16.31	183.47
Asset-backed securities	76,539	61,286	78,706	47,471	48,154	24.89	
Other debt securities	5,563	5,687	5,631	5,737	5,697	-2.18	-1.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-25,254	179,666	110,211	218,634	71,461		
Available-for-sale securities appreciation (depreciation)	-2,401,021	266,905	-220,947	620,405	110,572		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,127,690	2,980,393	2,988,716	2,890,858	2,911,521	105.60	114.22

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	41,357,844	37,325,598	40,286,139	32,894,928	23,022,578	10.80	39.26
NOW, ATS and transaction accounts	5,516,350	8,442,644	8,071,616	7,961,137	5,284,152	-34.66	323.50
Time deposits less brokered deposits < \$250K	4,836,062	7,125,982	5,217,838	7,831,759	9,503,872	-32.13	-2.29
MMDA and other savings accounts	79,693,556	73,073,910	78,728,815	71,149,865	52,891,231	9.06	129.11
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	131,403,812	125,968,134	132,304,408	119,837,689	90,701,833	4.32	85.77
Time deposits of \$250K or more	1,860,453	4,377,646	1,935,562	4,703,160	6,390,181	-57.50	18.52
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	10,588,177	15,120,806	13,209,814	14,137,721	17,283,184	-29.98	125.55
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	20,000	0	32,000	0	-100.00	
Other borrowings w/remaining maturity of 1 year or less	5,231,063	5,599,949	4,795,556	6,262,905	9,337,023	-6.59	-61.11
Other borrowings w/remaining maturity over 1 year	11,737,711	8,133,335	9,857,789	8,196,187	11,945,013	44.32	86.99
Brokered deposits < \$250K	1,260,908	1,784,750	1,270,642	2,423,997	6,936,966	-29.35	-64.38
Noncore funding	30,678,312	35,036,486	31,069,363	35,755,970	51,892,367	-12.44	3.89
Trading liabilities	3,386,218	2,382,512	2,543,972	2,510,831	4,190,116	42.13	19.07
Subordinated notes and debentures + trust preferred securities	1,195,000	1,195,000	1,195,000	1,195,000	1,920,000	0.00	-37.76
Other liabilities	6,943,535	8,107,303	4,846,053	4,002,160	5,242,732	-14.35	10.31
Total liabilities	173,606,877	172,689,435	171,958,796	163,301,650	153,947,048	0.53	55.95
Equity Capital							
Perpetual preferred stock (including surplus)	1,374,900	1,374,900	1,374,900	1,374,900	649,945	0.00	111.54
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	9,314,922	9,313,301	9,314,465	9,313,139	9,311,599	0.02	0.08
Retained earnings	12,586,405	10,637,747	12,123,874	10,091,066	8,987,572	18.32	89.70
Accumulated other comprehensive income	-1,805,841	175,736	-274,353	573,239	-21,205		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	21,470,387	21,501,685	22,538,887	21,352,345	18,927,912	-0.15	31.13
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	21,470,387	21,501,685	22,538,887	21,352,345	18,927,912	-0.15	31.13
Total liabilities and capital	195,077,264	194,191,120	194,497,683	184,653,995	172,874,960	0.46	52.77
Memoranda							
Non-interest-bearing deposits	41,357,844	37,325,598	40,286,139	32,894,928	23,022,578	10.80	39.26
Interest-bearing deposits	93,167,329	94,804,932	95,224,473	94,069,918	81,006,402	-1.73	101.90
Total deposits	134,525,173	132,130,530	135,510,612	126,964,846	104,028,980	1.81	77.37
Long-term debt that reprices within 1 year	8,985,000	6,785,000	6,290,000	6,785,000	10,055,774	32.42	32.35
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,538,887	21,352,345	21,352,345	18,927,912	17,479,566		
Accounting restatements	0	0	0	0	91,753		
Net income	478,055	563,002	2,098,100	1,146,333	1,098,548		
Net sale of new perpetual preferred stock	0	0	0	724,955	0		
Net sale of new common stock	458	162	1,325	1,541	1,352		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	15,524	16,321	65,291	42,839	36,813		
Change in other comprehensive income	-1,531,488	-397,503	-847,592	594,444	293,462		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1	0	0	-1	44		
Holding company equity capital, ending balance	21,470,387	21,501,685	22,538,887	21,352,345	18,927,912		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	10.68	37.11	11	10.76	36.10	10	10.41	36.25	9	11.41	36.22	13	13.40	37.78	16
Commercial and industrial loans	17.98	10.78	82	18.98	13.88	76	17.42	10.76	80	20.38	13.52	82	22.79	12.02	91
Loans to individuals	4.51	3.61	69	3.86	3.42	67	4.47	3.36	69	3.83	3.40	65	3.91	4.20	61
Loans to depository institutions and acceptances of other banks	0.32	0.02	93	0.07	0.02	89	0.09	0.02	89	0.02	0.03	83	0.03	0.04	78
Agricultural loans	0.20	0.17	71	0.25	0.19	73	0.23	0.18	70	0.27	0.19	73	0.34	0.24	76
Other loans and leases	12.58	4.19	94	10.84	4.29	91	12.98	4.47	93	12.20	4.63	91	11.30	5.01	89
Net loans and leases	45.85	59.31	14	44.17	60.99	11	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19
Debt securities over 1 year	22.64	19.47	64	16.22	16.70	52	20.94	19.46	58	17.04	15.55	58	10.41	14.60	24
Mutual funds and equity securities	0.01	0.06	34	0	0.06	37	0.01	0.06	35	0	0.05	34	0	0.06	33
Subtotal	68.50	80.04	15	60.39	78.43	8	66.10	79.22	12	64.48	78.16	12	61.67	79.65	14
Interest-bearing bank balances	9.48	7.18	72	13.33	9.08	76	12.77	8.50	77	6.51	7.51	44	9.65	3.06	93
Federal funds sold and reverse repos	3.37	0.55	89	4.92	0.50	91	3.16	0.54	89	7.59	0.82	90	2.67	1.57	83
Debt securities 1 year or less	1.09	1.65	48	1.75	1.59	65	1.06	1.56	51	1.93	1.68	65	1.92	1.91	65
Trading assets	3.46	0.52	92	2.96	0.56	91	2.40	0.49	90	2.51	1.01	88	8.51	1.19	90
Total earning assets	85.90	91.28	3	83.34	91.48	3	85.49	91.77	4	83.02	91.05	3	84.42	89.53	8
Non-interest cash and due from depository institutions	0.82	0.96	40	0.56	1	17	0.66	0.82	32	0.75	1.07	28	0.90	1.14	30
Other real estate owned	0	0.01	37	0	0.02	27	0	0.01	29	0.01	0.02	36	0.01	0.03	38
All other assets	13.28	7.70	95	16.10	7.44	96	13.85	7.35	94	16.24	7.82	96	14.69	9.27	92
Memoranda															
Short-term investments	13.94	10.28	73	19.99	11.92	82	16.99	11.47	77	16.03	11.17	77	14.24	7.63	81
U.S. Treasury securities	10.10	1.80	95	1.49	0.98	74	5.82	1.47	87	1.72	0.84	80	2.26	1.03	74
US agency securities (excluding mortgage-backed securities)	0.35	0.79	51	0.47	0.73	56	0.40	0.82	53	0.51	0.63	59	0.60	0.54	64
Municipal securities	1.29	1.72	56	1.49	1.77	55	1.21	1.73	55	1.63	1.69	58	1.15	1.34	60
Mortgage-backed securities	11.95	14.04	41	14.48	12.38	61	14.54	14.14	55	15.08	11.75	68	8.29	11.44	33
Asset-backed securities	0.04	0.56	52	0.03	0.35	58	0.04	0.50	54	0.03	0.32	55	0.03	0.28	57
Other debt securities	0	0.55	20	0	0.46	21	0	0.53	22	0	0.42	24	0	0.39	24
Loans held-for-sale	0.01	0.40	25	0.08	0.46	28	0.02	0.55	27	0.11	0.52	31	0.01	0.39	22
Loans held for investment	46.25	59.15	17	44.69	61.15	12	45.59	58.06	16	48	61.72	15	51.76	63.50	20
Real estate loans secured by 1-4 family	4.40	11.67	19	4.58	11.69	21	4.37	11.46	19	4.96	11.91	22	6.55	13.29	26
Revolving	0.96	1.40	46	0.96	1.51	44	0.96	1.42	46	1.05	1.66	43	1.20	2.07	40
Closed-end, secured by first liens	3.35	9.94	17	3.51	9.76	20	3.32	9.67	18	3.78	9.81	22	5.16	10.69	26
Closed-end, secured by junior liens	0.09	0.17	45	0.12	0.21	42	0.09	0.17	44	0.12	0.22	42	0.18	0.28	47
Commercial real estate loans	6.07	23.42	13	5.91	22.27	12	5.83	22.69	12	6.13	22.22	15	6.39	22.23	18
Construction and land development	1.58	3.49	34	1.85	3.32	35	1.52	3.34	32	1.92	3.40	38	1.79	3.44	38
Multifamily	0.42	3.52	12	0.43	3.21	11	0.34	3.57	9	0.45	3.12	11	0.50	3.01	15
Nonfarm nonresidential	4.08	15.11	14	3.62	14.77	12	3.97	14.57	14	3.76	14.72	15	4.10	14.69	19
Real estate loans secured by farmland	0.20	0.33	63	0.27	0.33	65	0.21	0.30	64	0.32	0.33	67	0.46	0.36	70

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	23.08	61.87	8	24.03	57.91	8	22.83	61.05	9	23.71	57.15	10	25.88	57.46	11
Real estate loans secured by 1-4 family	9.51	20.07	20	10.23	19.43	23	9.59	19.86	21	10.30	19.43	23	12.65	20.75	25
Revolving	2.08	2.35	48	2.14	2.45	50	2.10	2.43	48	2.19	2.64	46	2.33	3.15	43
Closed-end	7.43	17.49	19	8.09	16.76	21	7.49	17.24	21	8.11	16.59	22	10.33	17.39	24
Commercial real estate loans	13.13	38.39	14	13.20	35.36	13	12.79	37.86	13	12.74	34.63	15	12.34	33.52	15
Construction and land development	3.41	5.82	38	4.14	5.29	44	3.33	5.65	39	3.98	5.26	44	3.46	5.09	45
1-4 family	0.09	1.29	20	0.07	1.05	18	0.08	1.18	20	0.08	0.93	19	0.12	0.94	26
Other	3.33	4.49	43	4.07	4.21	50	3.26	4.40	44	3.90	4.19	51	3.34	4.02	47
Multifamily	0.90	5.66	9	0.96	5.08	12	0.75	5.78	8	0.94	4.96	13	0.96	4.69	12
Nonfarm nonresidential	8.82	25	16	8.09	23.47	14	8.70	24.56	15	7.82	22.93	16	7.92	22.15	16
Owner-occupied	3.92	8.44	25	3.61	7.93	25	3.71	8.29	24	3.68	7.68	26	3.57	7.72	28
Other	4.89	16.32	11	4.48	15.25	11	4.99	15.94	12	4.14	14.95	12	4.36	14.34	13
Real estate loans secured by farmland	0.44	0.59	65	0.60	0.56	69	0.46	0.54	64	0.66	0.54	70	0.89	0.55	76
Loans to depository institutions and acceptances of other banks	0.68	0.03	94	0.16	0.03	88	0.21	0.04	89	0.07	0.06	82	0.05	0.11	78
Commercial and industrial loans	38.86	18.81	92	42.40	23.16	94	38.20	18.86	93	42.37	22.17	94	44.03	19.53	96
Loans to individuals	9.75	6.52	72	8.63	6.02	72	9.79	6.24	74	7.96	6.13	68	7.56	7.13	65
Credit card loans	0.43	0.51	73	0.41	0.50	73	0.44	0.53	71	0.44	0.65	71	0.51	0.81	69
Agricultural loans	0.43	0.31	73	0.57	0.33	76	0.51	0.34	74	0.56	0.32	75	0.66	0.37	78
Other loans and leases	27.19	8.03	91	24.21	8.05	90	28.46	8.75	92	25.36	9.09	89	21.83	9.85	86
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	101.02	395.39	8	110.11	382.51	9	100.13	391.81	8	113.97	381.27	12	142.59	391.26	15
Real estate loans secured by 1-4 family	41.63	125.02	16	46.88	124.29	20	42.04	126.06	18	49.53	125.03	21	69.70	138.18	26
Revolving	9.11	14.84	41	9.82	16.14	42	9.22	15.44	41	10.52	17.42	41	12.81	21.26	38
Closed-end	32.52	108.83	14	37.06	106.79	18	32.82	108.85	16	39	106.14	19	56.89	115.20	26
Commercial real estate loans	57.46	249.33	12	60.46	237.40	12	56.07	245.88	13	61.26	234.65	15	68.01	229.44	17
Construction and land development	14.94	36.95	29	18.98	35.26	33	14.61	35.95	27	19.14	35.62	35	19.05	34.95	39
1-4 family	0.37	8.02	20	0.33	6.84	16	0.33	7.42	19	0.39	6.34	17	0.64	6.61	25
Other	14.57	28.49	32	18.65	28.01	37	14.28	28.11	32	18.74	28.16	39	18.41	27.32	43
Multifamily	3.93	37.99	8	4.41	34.02	9	3.31	38.66	6	4.52	32.74	10	5.31	31.04	14
Nonfarm nonresidential	38.58	160.85	13	37.07	157.71	12	38.15	158.05	13	37.60	155.06	15	43.65	152.10	18
Owner-occupied	17.18	53.96	19	16.53	52.99	18	16.28	52.99	20	17.71	52.37	22	19.65	53.07	25
Other	21.41	105.37	12	20.54	102.29	10	21.87	102.54	12	19.90	100.54	14	24.01	97.41	16
Real estate loans secured by farmland	1.93	3.46	62	2.77	3.50	65	2.02	3.22	63	3.19	3.44	67	4.88	3.60	70
Loans to depository institutions and acceptances of other banks	3	0.18	92	0.75	0.18	87	0.91	0.21	89	0.20	0.28	82	0.27	0.44	78
Commercial and industrial loans	170.07	113.45	79	194.28	145.22	72	167.50	114.45	76	203.68	139.91	79	242.55	122.02	91
Loans to individuals	42.68	36.67	68	39.53	35.91	66	42.94	34.55	70	38.28	37.47	64	41.64	43.51	61
Credit card loans	1.88	2.64	70	1.88	2.59	71	1.95	2.77	70	2.10	3.30	70	2.82	4.34	70
Agricultural loans	1.90	1.66	70	2.59	1.94	72	2.23	1.86	72	2.70	1.88	73	3.62	2.18	76
Other loans and leases	118.99	47.86	87	110.90	47.52	87	124.81	51.06	86	121.89	49.54	88	120.25	52.44	87
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.50	30.57	17	14.46	27.81	18	13.23	30.07	15	13.61	27.32	17	13.66	26.45	20
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	59.07	198.65	13	66.23	185.94	15	58.03	195.33	13	65.41	183.76	17	75.24	178.57	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	76.25	256.17	13	82.77	243.39	15	74.31	252.85	13	83.11	240.85	17	94.89	236.10	20

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.94	10.28	73	19.99	11.92	82	16.99	11.47	77	16.03	11.17	77	14.24	7.63	81
Liquid assets	39.53	28.10	79	38.21	27.16	84	39.74	29.03	77	34.67	26.22	79	32.87	22.44	80
Investment securities	23.74	21.67	60	17.97	18.78	51	22.01	21.63	54	18.97	17.85	57	12.34	16.99	29
Net loans and leases	45.85	59.31	14	44.17	60.99	11	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19
Net loans, leases and standby letters of credit	47.40	60.12	15	45.93	61.79	11	46.67	59.49	14	49.35	62.48	14	53.18	64.84	18
Core deposits	67.36	76.85	17	64.87	73.69	18	68.02	75.71	19	64.90	70.67	23	52.47	63.09	21
Noncore funding	15.73	9.46	80	18.04	11.95	78	15.97	10.30	77	19.36	14.13	75	30.02	19.36	76
Time deposits of \$250K or more	0.95	1.46	40	2.25	1.96	64	1	1.58	37	2.55	2.11	66	3.70	2.94	65
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	5.43	1.11	89	7.79	1.22	94	6.79	1.23	92	7.66	1.47	93	10	1.94	92
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.05	0.44	90	2.87	0.60	91	3.63	0.54	91	0.07	0.54	43	7.33	0.48	98
Commercial paper	0	0.02	45	0.01	0.01	91	0	0.01	45	0.02	0.01	90	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.68	1.03	83	2.88	1.11	84	2.47	1	81	3.39	1.24	85	5.40	3.01	79
Earning assets that reprice within 1 year	46.08	36.68	74	48.65	38.67	77	47.43	37.37	77	47.44	39.38	72	42.58	39.29	61
Interest-bearing liabilities that reprice within 1 year	3.03	6.16	30	5.41	7.73	43	3.35	6.39	30	6.60	8.20	49	9.79	10.19	58
Long-term debt that reprices within 1 year	4.61	0.22	97	3.49	0.28	95	3.23	0.26	95	3.67	0.47	93	5.82	0.96	92
Net assets that reprice within 1 year	38.45	29.01	70	39.74	29.49	72	40.84	29.65	77	37.16	29.11	66	26.98	26.63	47
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.61	-1.97	68	-3.23	-0.51	47	-1.54	-2.33	54	5.17	3.20	62	25.58	14.45	80
Net short-term noncore funding dependence	-7.69	-6.65	41	-13.27	-6.88	25	-10.74	-7.71	36	-4.78	-4.76	44	10.20	3.38	69
Short-term investment / Short-term noncore funding	160.69	265.83	42	166.91	246.74	45	171.76	273.46	37	123.82	184.19	44	69.37	77.77	58
Liquid assets - short-term noncore funding / Nonliquid assets	51.01	35.38	73	42.45	30.67	70	49.53	36.68	69	33.25	28.18	62	18.39	16.97	60
Net loans and leases / Total deposits	66.49	73.06	33	64.92	76.22	20	64.81	72.79	32	68.99	79.43	22	85.17	90.31	35
Net loans and leases / Core deposits	68.07	78.05	31	68.09	83.77	18	66.38	78.25	31	73.10	88.34	23	97.69	103.93	43
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.13	-3.53	80	1.01	0.62	68	0.57	0.12	73	1.27	1.57	52	0.47	0.72	49
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.12	-8.82	26	1.50	1.31	57	-1.14	-0.25	23	3.60	4.31	51	0.72	1.36	37
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	5.98	20.27	33	10.28	12.84	55	6.80	14.28	45	10.95	11.38	59	23.07	12.67	70
Available-for-sale securities	94	77.97	68	89.70	85.49	45	93.17	83.77	55	89.04	87.23	42	76.91	85.40	31
U.S. Treasury securities	42.55	8.39	91	8.28	5.10	76	26.43	6.70	88	9.06	4.72	78	18.32	6.15	84
US agency securities (excluding mortgage-backed securities)	1.47	3.73	48	2.61	4.35	56	1.81	4.12	48	2.71	4.01	58	4.83	3.49	70
Municipal securities	5.45	7.89	55	8.28	9.71	58	5.50	8.22	51	8.57	9.83	58	9.35	7.75	66
Mortgage-backed securities	50.32	65.55	25	80.62	66.67	68	66.04	66.54	47	79.49	66.64	66	67.22	67.43	48
Asset-backed securities	0.17	2.78	52	0.18	1.97	60	0.18	2.50	54	0.14	1.91	55	0.23	1.66	57
Other debt securities	0.01	3.16	21	0.02	3.05	23	0.01	3.08	23	0.02	3.01	25	0.03	2.94	25
Mutual funds and equity securities	0.02	0.30	34	0.02	0.36	38	0.03	0.29	36	0.01	0.35	33	0.02	0.40	33
Debt securities 1 year or less	4.59	8.63	46	9.73	9.29	63	4.82	7.78	48	10.15	10.55	60	15.57	11.86	70
Debt securities 1 to 5 years	54.48	18.50	93	65.99	16.09	97	60.34	18.25	96	64.59	17.03	97	48.65	17.94	90
Debt securities over 5 years	40.91	70.45	12	24.26	72.48	5	34.81	71.11	10	25.25	69.86	7	35.77	66.02	19
Pledged securities	13.23	29.79	28	8.54	33.48	15	6.98	32.26	15	8.25	35.67	16	13.65	30.57	25
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-29.95	-1.29	28	53.03	156.41	33	11.64	27.98	47	20.22	183.32	19	21.62	26.69	56
Investment securities	32.74	28.40	64	28.56	31.91	61	22.23	31.36	45	64.22	23.62	86	18.42	11.75	74
Core deposits	4.32	14.47	16	26.21	29.18	45	10.40	16.94	31	32.12	26.88	75	10.61	11.23	61
Noncore funding	-12.44	-10.65	51	-30.57	-25.09	47	-13.11	-14.79	52	-31.10	-12.18	30	16.56	6.59	74

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			83,866,301	77,609,667	76,152,486
Commit: Secured commercial real estate loans	3,781,441	2,297,201	3,286,994	2,461,437	3,632,162
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			4,004,337	4,327,303	4,302,083
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,023,470	3,416,374	2,958,737	3,525,810	3,337,382
Commercial and similar letters of credit	193,517	91,013	120,898	82,431	49,645
Securities lent	0	3,138,221	1,685,107	3,237,695	3,151,980
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,580,470	1,530,470	1,179,150	1,164,000	1,043,215
Credit derivative contracts w/ purchased credit protection-investment grade	1,572,120	1,413,270	1,167,150	1,145,800	1,032,700
Credit derivative contracts w/ purchased credit protection-noninvest grade	8,350	117,200	12,000	18,200	10,515
Derivative Contracts					
Interest rate futures and forward contracts	24,079,573	21,949,733	22,069,196	23,229,044	25,464,407
Written options contracts (interest rate)	511,893	469,112	544,044	466,514	623,897
Purchased options contracts (interest rate)	2,065,360	1,151,196	1,446,483	1,090,754	586,101
Interest rate swaps	54,183,044	27,441,998	41,078,674	28,527,974	33,710,618
Futures and forward foreign exchange	2,996,394	2,926,718	2,845,331	2,937,842	2,905,857
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	4,804,212	6,547,216	4,722,445	3,920,564	6,056,346
Purchased options contracts (commodity and other)	5,163,084	8,067,519	4,739,569	4,505,031	13,923,699
Commodity and other swaps	738,330	749,607	721,524	714,372	584,196

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							43.12	22.78	90	42.03	22.01	92	44.05	23.52	89
Standby letters of credit	1.55	0.64	87	1.76	0.67	88	1.52	0.65	87	1.91	0.71	89	1.93	0.84	87
Commercial and similar letters of credit	0.10	0.02	88	0.05	0.02	82	0.06	0.02	88	0.04	0.02	82	0.03	0.02	76
Securities lent	0	0.08	42	1.62	0.11	92	0.87	0.10	90	1.75	0.18	91	1.82	0.40	89
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.81	0.18	91	0.79	0.18	89	0.61	0.18	84	0.63	0.30	82	0.60	0.52	84
Credit derivative contracts w/ purchased credit protection-investment grade	0.81	0.19	86	0.73	0.17	85	0.60	0.18	81	0.62	0.25	82	0.60	0.30	81
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	69	0.06	0.16	74	0.01	0.13	68	0.01	0.30	67	0.01	0.45	71
Derivative contracts	48.46	45.51	79	35.69	42.67	70	40.19	46.30	74	35.41	48.62	68	48.51	68.47	69
Interest rate contracts	41.44	33.09	80	26.27	30.32	65	33.49	32.46	74	28.87	34.36	66	34.93	47.31	65
Interest rate futures and forward contracts	12.34	4.02	90	11.30	4.59	87	11.35	3.25	90	12.58	6.21	86	14.73	10.67	84
Written options contracts (interest rate)	0.26	1.59	47	0.24	2	33	0.28	1.41	44	0.25	2.18	30	0.36	2.47	45
Purchased options contracts (interest rate)	1.06	1.35	77	0.59	1.45	67	0.74	1.31	73	0.59	1.46	65	0.34	2.65	58
Interest rate swaps	27.78	19.54	76	14.13	20.33	55	21.12	20.49	64	15.45	20.83	53	19.50	28.86	62
Foreign exchange contracts	1.54	6.48	77	1.51	6.19	76	1.46	6.30	75	1.59	6.01	75	1.68	10.12	76
Futures and forward foreign exchange contracts	1.54	3.96	79	1.51	3.83	79	1.46	3.78	78	1.59	3.47	78	1.68	5.23	79
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	5.49	1.07	89	7.91	0.80	92	5.24	0.92	89	4.95	1.86	88	11.90	3.32	90
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	2.46	0.36	91	3.37	0.27	92	2.43	0.32	91	2.12	0.52	89	3.50	0.98	88
Purchased options contracts (commodity and other)	2.65	0.26	91	4.15	0.18	94	2.44	0.21	93	2.44	0.37	91	8.05	0.94	92
Commodity and other swaps	0.38	0.32	82	0.39	0.27	82	0.37	0.31	82	0.39	0.32	80	0.34	0.38	79
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							97.97	44.98	89	85.87	42.82	86	87.87	45.53	84

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	94,541,890	69,303,099	78,167,266	65,392,095	83,855,121
Interest rate contracts	80,839,870	51,012,039	65,138,397	53,314,286	60,385,023
Foreign exchange contracts	2,996,394	2,926,718	2,845,331	2,937,842	2,905,857
Equity, commodity, and other contracts	10,705,626	15,364,342	10,183,538	9,139,967	20,564,241
Derivatives Position					
Futures and forwards	27,075,967	24,876,451	24,914,527	26,166,886	28,370,264
Written options	5,316,105	7,016,328	5,266,489	4,387,078	6,680,243
Exchange-traded	4,620,797	6,079,580	4,555,687	3,606,108	5,288,846
Over-the-counter	695,308	936,748	710,802	780,970	1,391,397
Purchased options	7,228,444	9,218,715	6,186,052	5,595,785	14,509,800
Exchange-traded	6,788,084	8,686,067	5,660,969	5,029,713	5,143,425
Over-the-counter	440,360	532,648	525,083	566,072	9,366,375
Swaps	54,921,374	28,191,605	41,800,198	29,242,346	34,294,814
Held for trading	46,729,210	48,972,057	43,431,478	43,921,546	56,496,697
Interest rate contracts	33,027,190	30,680,997	30,402,609	31,843,737	33,026,599
Foreign exchange contracts	2,996,394	2,926,718	2,845,331	2,937,842	2,905,857
Equity, commodity, and other contracts	10,705,626	15,364,342	10,183,538	9,139,967	20,564,241
Non-traded	47,812,680	20,331,042	34,735,788	21,470,549	27,358,424
Interest rate contracts	47,812,680	20,331,042	34,735,788	21,470,549	27,358,424
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	122,582,902	96,123,938	107,878,607	96,677,854	106,319,253
One year or less	90,564,632	63,585,793	74,373,287	65,096,749	72,154,316
Over 1 year to 5 years	26,958,992	30,042,046	29,420,684	29,601,350	29,922,159
Over 5 years	5,059,278	2,496,099	4,084,636	1,979,755	4,242,778
Gross negative fair value (absolute value)	965,962	274,838	416,650	272,619	852,606
Gross positive fair value	432,441	670,184	586,531	811,585	667,405
Held for trading	416,765	369,532	485,014	338,721	572,683
Non-traded	15,676	300,652	101,517	472,864	94,722
Current credit exposure on risk-based capital derivative contracts	97,297	360,295	67,749	560,381	66,308
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	85.51	93.91	19	73.61	94.52	12	83.33	94.17	18	81.53	94.10	17	72.01	93.44	12
Foreign exchange contracts	3.17	3.18	74	4.22	3.16	76	3.64	3.47	72	4.49	3.49	76	3.47	3.20	70
Equity, commodity, and other contracts	11.32	1.19	92	22.17	1.04	96	13.03	1.14	93	13.98	1.17	95	24.52	1.64	95
Futures and forwards															
Written options	28.64	10.22	83	35.90	12.82	83	31.87	11.16	83	40.02	14.05	85	33.83	13.49	81
Exchange-traded	5.62	6.03	61	10.12	8.11	68	6.74	6.28	65	6.71	8.18	58	7.97	5.91	70
Over-the-counter	4.89	0.13	98	8.77	0.10	98	5.83	0.12	96	5.51	0.14	97	6.31	0.15	95
Purchased options	0.74	5.74	27	1.35	7.80	31	0.91	5.96	25	1.19	7.73	27	1.66	5.10	40
Exchange-traded	7.65	3.59	75	13.30	3.58	86	7.91	3.27	77	8.56	3.42	76	17.30	4.42	87
Over-the-counter	7.18	0.13	98	12.53	0.11	98	7.24	0.12	98	7.69	0.15	97	6.13	0.28	95
Swaps	0.47	3.11	49	0.77	3.15	53	0.67	2.87	51	0.87	2.86	52	11.17	3.35	85
Held for trading															
Interest rate contracts	58.09	74.58	24	40.68	69.64	21	53.48	74.26	20	44.72	68.76	21	40.90	69.75	20
Foreign exchange contracts	49.43	38.74	53	70.66	42.14	60	55.56	40.42	52	67.17	43.53	54	67.37	44.16	56
Equity, commodity, and other contracts	34.93	32.48	53	44.27	36.29	51	38.89	34.15	53	48.70	36.62	52	39.39	37.24	50
Non-traded															
Interest rate contracts	3.17	1.60	81	4.22	1.47	85	3.64	1.68	82	4.49	1.60	85	3.47	1.60	79
Foreign exchange contracts	11.32	0.58	95	22.17	0.51	98	13.03	0.60	96	13.98	0.68	96	24.52	0.83	97
Equity, commodity, and other contracts	50.57	61.26	46	29.34	57.86	39	44.44	59.58	47	32.83	56.47	45	32.63	55.84	43
Interest rate contracts	50.57	57.41	51	29.34	54.11	40	44.44	56.71	50	32.83	53.82	46	32.63	52.22	44
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	129.66	92.63	96	138.70	90.92	98	138.01	92.53	96	147.84	91.48	96	126.79	93.86	92
Over 1 year to 5 years	95.79	27.97	90	91.75	26.80	91	95.15	27.56	92	99.55	32.05	93	86.05	32.17	88
Over 5 years	28.52	26.35	54	43.35	28.69	72	37.64	27.01	65	45.27	27.06	78	35.68	30.45	57
Gross negative fair value (absolute value)	5.35	29.53	21	3.60	30.03	15	5.23	29.89	21	3.03	29.56	14	5.06	28.09	18
Gross positive fair value	1.02	1.21	42	0.40	1.21	18	0.53	0.98	31	0.42	1.55	25	1.02	0.83	58
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.46	1.52	12	0.97	1.70	17	0.75	1.34	19	1.24	2.23	24	0.80	1.19	33
Gross positive fair value (X)	0.05	0.06	69	0.02	0.05	40	0.02	0.04	60	0.02	0.07	36	0.06	0.06	83
Held for trading (X)	0.02	0.06	51	0.04	0.07	48	0.03	0.05	57	0.05	0.09	45	0.04	0.07	64
Non-traded (X)	0.02	0.04	71	0.02	0.05	53	0.03	0.04	66	0.02	0.07	46	0.04	0.06	70
Current credit exposure (X)	0	0.01	20	0.02	0.01	67	0.01	0.01	48	0.03	0.02	78	0.01	0.01	63
Credit losses on derivative contracts	0	0.04	28	0.02	0.05	39	0	0.04	23	0.03	0.06	41	0	0.05	27
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.07	0.47	29	0.29	0.61	42	0.05	0.46	22	0.44	0.85	44	0.05	0.73	25

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	894,095	1,239,713	1,239,713	892,975	738,278
Gross losses	29,182	31,035	165,874	356,602	185,684
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	19,931	18,258	86,906	91,191	108,279
Net losses	9,251	12,777	78,968	265,411	77,405
Provision for loan and lease losses	-70,874	-62,097	-266,650	612,149	232,102
Adjustments	0	0	0	0	0
Ending balance	813,970	1,164,839	894,095	1,239,713	892,975
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.15	0.04	8	-0.13	-0.11	39	-0.14	-0.09	34	0.33	0.51	27	0.14	0.15	59
Provision for loan and lease losses / Average loans and leases	-0.32	0.06	4	-0.28	-0.20	37	-0.31	-0.16	27	0.68	0.82	42	0.27	0.24	63
Provision for loan and lease losses / Net loan and lease losses	-766.12	49.50	10	-486.01	-168.35	19	-337.67	-105.48	20	230.64	487.86	29	299.85	130.58	92
Allowance for loan and lease losses / Total loans and leases not held for sale	0.90	1.20	22	1.34	1.49	40	1.01	1.23	29	1.40	1.58	40	1	0.83	72
Allowance for loan and lease losses / Total loans and leases	0.90	1.17	23	1.34	1.47	41	1.01	1.20	33	1.40	1.55	41	1	0.81	73
Allowance for loan and lease losses / Net loans and leases losses (X)	22	38.27	59	22.79	18.09	74	11.32	21.39	50	4.67	11.58	30	11.54	8.03	78
Allowance for loan and lease losses / Nonaccrual assets	155.96	355.27	18	115.24	291.29	15	149.44	364.13	16	108.99	299.17	11	80.11	218.72	17
ALLL / 90+ days past due + nonaccrual loans and leases	144.03	284.19	25	110.54	246.27	19	138.86	287.08	23	104.43	244.34	14	77.19	151.73	24
Gross loan and lease losses / Average loans and leases	0.13	0.17	54	0.14	0.24	38	0.19	0.19	60	0.39	0.34	68	0.21	0.28	49
Recoveries / Average loans and leases	0.09	0.07	71	0.08	0.08	64	0.10	0.08	71	0.10	0.07	73	0.12	0.08	80
Net losses / Average loans and leases	0.04	0.09	48	0.06	0.16	36	0.09	0.11	53	0.29	0.27	65	0.09	0.21	37
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	12.02	10.98	64	5.12	7.39	39	24.37	34.67	36	49.11	33.98	78	54.75	36.22	84
Earnings coverage of net loan and lease losses (X)	61.07	38.54	74	53.68	25.70	78	31.64	39.72	61	7.86	22.91	37	22.18	24.40	63

Net Loan and Lease Losses By Type

Real estate loans	-0.13	-0.01	2	-0.04	0.03	9	-0.12	0.02	0	-0.09	0.04	0	-0.05	0.01	6
Real estate loans secured by 1-4 family	-0.28	-0.02	1	-0.11	-0.01	3	-0.27	-0.02	0	-0.21	0.01	2	-0.11	0.01	3
Revolving	-0.54	-0.08	6	-0.08	-0.03	21	-0.52	-0.07	8	-0.45	0.01	4	-0.51	0.02	4
Closed-end	-0.21	-0.02	2	-0.12	-0.01	2	-0.20	-0.01	0	-0.15	0	2	-0.02	0	19
Commercial real estate loans	-0.02	0	14	-0.01	0.05	19	-0.01	0.04	11	0	0.07	20	0	0.01	47
Construction and land development	-0.01	-0.02	31	-0.04	0	13	-0.07	0	11	-0.03	0	19	-0.06	-0.01	17
1-4 family	0	0	58	-0.01	0	7	-0.02	0	7	0	0	35	0	0	28
Other	-0.01	-0.01	26	-0.03	0	14	-0.05	0	13	-0.03	0	14	-0.06	-0.01	16
Multifamily	0	0	13	0	0	12	0	0.01	16	-0.01	0	10	-0.01	0	9
Nonfarm nonresidential	-0.03	0.01	11	0.01	0.07	51	0.01	0.05	40	0.02	0.11	33	0.03	0.02	67
Owner-occupied	0	0	23	0.01	0.01	81	0.01	0.01	77	-0.01	0.02	0	0	0.01	63
Other	-0.03	0	9	-0.01	0.06	16	-0.01	0.04	16	0.03	0.08	56	0.02	0.01	79
Real estate loans secured by farmland	-0.17	0	1	0.44	0	98	0.20	0	94	0.19	0.02	88	0.13	0.01	92
Commercial and industrial loans	0.11	0.11	60	0.09	0.20	48	0.25	0.17	70	0.66	0.47	73	0.19	0.37	36
Loans to individuals	0.31	0.70	30	0.38	1.06	25	0.27	0.71	27	0.63	1.13	41	0.65	1.17	34
Credit card loans	3.16	1.88	83	4.10	2.41	82	3.28	1.84	84	4.61	2.92	86	3.88	3.11	68
Agricultural loans	-0.11	0	9	-0.17	0.02	4	-0.17	0.02	8	-0.02	0.19	9	0.01	0.08	62
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	-0.01	0.16	10	0	0.09	17	-0.01	0.10	12	-0.03	0.15	4	-0.15	0.15	3

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	263,691	233,778	164,468	250,615	336,311
90+ days past due loans and leases	43,203	42,909	45,552	49,615	42,191
Nonaccrual loans and leases	521,924	1,010,816	598,308	1,137,494	1,114,628
Total past due and nonaccrual loans and leases	828,818	1,287,503	808,328	1,437,724	1,493,130
Restructured 30-89 days past due	2,414	7,665	3,972	8,775	6,297
Restructured 90+ days past due	57	165	1,217	4,813	172
Restructured nonaccrual	221,618	357,800	248,924	358,974	404,448
Total restructured loans and leases	224,089	365,630	254,113	372,562	410,917
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	211,612	261,254	225,686	277,136	331,903
Other real estate owned	4,322	5,650	2,341	12,666	22,774
Other Assets					
30-89 days past due	1,468	2,630	364	3,294	1,375
90+ days past due	115	360	9	2,952	337
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	1,583	2,990	373	6,246	1,712

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.29	0.32	56	0.27	0.33	52	0.19	0.32	37	0.28	0.39	42	0.38	0.43	52
90+ days past due loans and leases	0.05	0.10	60	0.05	0.11	60	0.05	0.10	60	0.06	0.12	55	0.05	0.15	45
Nonaccrual loans and leases	0.58	0.44	71	1.16	0.65	88	0.67	0.46	78	1.28	0.66	89	1.25	0.51	93
90+ days past due and nonaccrual loans and leases	0.63	0.59	62	1.21	0.82	81	0.73	0.62	67	1.34	0.85	82	1.29	0.71	85
30-89 days past due restructured	0	0.01	49	0.01	0.01	72	0	0.01	60	0.01	0.01	66	0.01	0.01	56
90+ days past due restructured	0	0	65	0	0	63	0	0	72	0.01	0.01	80	0	0.01	62
Nonaccrual restructured	0.25	0.10	85	0.41	0.13	91	0.28	0.10	89	0.40	0.13	93	0.45	0.14	93
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.29	0.32	57	0.27	0.33	52	0.19	0.32	37	0.29	0.40	43	0.38	0.43	53
90+ days past due assets	0.05	0.10	60	0.05	0.11	59	0.05	0.10	59	0.06	0.12	58	0.05	0.15	44
Nonaccrual assets	0.58	0.45	71	1.16	0.66	88	0.67	0.47	78	1.28	0.67	88	1.25	0.53	92
30+ days past due and nonaccrual assets	0.92	0.94	59	1.48	1.18	74	0.91	0.97	56	1.63	1.29	74	1.67	1.19	80
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.29	0.35	52	0.54	0.50	66	0.33	0.36	54	0.64	0.52	72	0.67	0.44	81
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.36	50	0.55	0.53	62	0.33	0.37	53	0.65	0.55	69	0.68	0.48	79
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.38	0.41	56	0.66	0.58	63	0.43	0.41	61	0.78	0.60	72	0.85	0.53	80
Allowance for loan and lease losses	90.95	62.77	80	110.36	69.27	83	93	62.64	81	116.23	66.66	86	165.26	115.41	80
Equity capital + allowance for loan and lease losses	3.32	3.67	49	5.67	5.03	64	3.55	3.60	58	6.38	4.97	72	7.45	4.28	83
Tier 1 capital + allowance for loan and lease losses	3.59	4.23	48	6.77	5.96	64	4.11	4.30	55	7.80	6.05	70	9.08	5.65	82
Loans and leases + other real estate owned	0.82	0.69	66	1.48	0.97	83	0.94	0.71	70	1.62	0.97	86	1.65	0.85	92

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.40	0.26	76	0.36	0.31	69	0.33	0.26	67	0.49	0.39	68	0.49	0.38	70
90+ days past due	0.12	0.13	76	0.11	0.13	76	0.11	0.12	76	0.13	0.16	73	0.08	0.16	60
Nonaccrual	1.49	0.51	91	2.25	0.76	91	1.71	0.52	94	2.36	0.76	92	1.96	0.46	95
Commercial and industrial															
30–89 days past due	0.16	0.26	42	0.16	0.22	50	0.15	0.24	48	0.13	0.23	44	0.33	0.31	66
90+ days past due	0.03	0.03	70	0.03	0.02	79	0.05	0.04	76	0.04	0.03	70	0.04	0.05	59
Nonaccrual	0.42	0.53	52	1.20	0.69	78	0.54	0.57	57	1.42	0.75	82	1.33	0.83	76
Individuals															
30–89 days past due	0.44	0.67	39	0.39	0.53	41	0.51	0.63	47	0.66	0.83	42	1.02	0.83	61
90+ days past due	0.09	0.08	71	0.11	0.11	67	0.08	0.09	64	0.12	0.14	63	0.15	0.17	65
Nonaccrual	0.20	0.16	67	0.30	0.22	70	0.20	0.17	67	0.35	0.28	70	0.44	0.17	84
Depository institution loans															
30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.16	31	0.03	0.17	64	0.01	0.07	64	1.07	0.17	91	0.10	0.24	61
90+ days past due	0	0	42	0	0	89	0	0	88	0.01	0	91	0	0	85
Nonaccrual	8.29	0.71	92	9.88	0.44	95	7.77	0.70	92	10.26	0.49	96	11.08	0.67	97
Foreign governments															
30–89 days past due	0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.23	37	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due	0.35	0.13	82	0.33	0.13	81	0.02	0.12	48	0.21	0.18	68	0.11	0.20	55
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	66
Nonaccrual	0.06	0.08	65	0.12	0.15	65	0.06	0.09	65	0.14	0.15	66	0.21	0.13	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.55	0.44	69	0.75	0.47	77	0.40	0.46	53	0.91	0.65	77	0.54	0.67	51
	90+ days past due	0.10	0.25	67	0.07	0.28	62	0.09	0.24	66	0.12	0.33	67	0.03	0.31	46
	Nonaccrual	2	0.68	90	2.73	0.88	92	2.22	0.71	90	2.62	0.89	91	2.24	0.73	91
Revolving	30-89 days past due	0.32	0.27	60	0.31	0.31	54	0.13	0.28	35	0.82	0.48	80	0.41	0.45	48
	90+ days past due	0.07	0.03	82	0.05	0.03	76	0.08	0.02	86	0.07	0.03	79	0.02	0.05	64
	Nonaccrual	1.18	1.02	73	1.45	1.31	71	1.27	1.18	74	1.27	1.13	71	1.97	1	81
Closed-end	30-89 days past due	0.62	0.46	69	0.87	0.48	82	0.48	0.49	60	0.93	0.65	76	0.57	0.70	53
	90+ days past due	0.11	0.28	69	0.08	0.31	63	0.09	0.26	67	0.14	0.38	68	0.03	0.35	49
	Nonaccrual	2.24	0.66	92	3.07	0.85	93	2.49	0.67	94	2.99	0.87	93	2.30	0.70	93
Junior lien	30-89 days past due	0.01	0.01	71	0.02	0.01	66	0.03	0.01	84	0.04	0.02	83	0.02	0.02	57
	90+ days past due	0.04	0	97	0.01	0	90	0.04	0	96	0.02	0	95	0	0	76
	Nonaccrual	0.52	0.03	99	0.55	0.05	99	0.56	0.03	99	0.54	0.04	99	0.50	0.04	98
Commercial real estate	30-89 days past due	0.29	0.16	80	0.03	0.22	18	0.26	0.15	76	0.16	0.26	50	0.38	0.18	83
	90+ days past due	0.13	0.01	94	0.12	0.02	92	0.13	0.01	96	0.14	0.02	91	0.12	0.03	87
	Nonaccrual	0.61	0.37	79	1.03	0.62	79	0.75	0.38	82	1.08	0.62	78	0.66	0.23	90
Construction and development	30-89 days past due	0.92	0.19	90	0.02	0.22	34	0.01	0.17	37	0.11	0.28	51	0.56	0.28	78
	90+ days past due	0	0	77	0	0.01	35	0	0.01	77	0.01	0.01	77	0.10	0.02	89
	Nonaccrual	0.33	0.17	78	0.30	0.50	66	0.33	0.20	78	0.64	0.41	80	0.37	0.20	81
1-4 family	30-89 days past due	0.03	0.03	70	0	0.03	30	0	0.02	30	0	0.03	57	0.09	0.06	75
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0.04	0	93
	Nonaccrual	0	0.02	32	0.02	0.02	75	0	0.01	32	0.02	0.03	66	0.04	0.02	81
Other	30-89 days past due	0.89	0.14	91	0.02	0.16	40	0.01	0.13	51	0.10	0.22	58	0.47	0.20	81
	90+ days past due	0	0	80	0	0	38	0	0	83	0.01	0	86	0.06	0.01	90
	Nonaccrual	0.33	0.14	80	0.28	0.43	68	0.33	0.16	81	0.62	0.35	81	0.33	0.17	84
Multifamily	30-89 days past due	0	0.06	29	0.05	0.08	67	0	0.07	27	0.14	0.09	73	0.71	0.08	92
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	90	0.02	0	89
	Nonaccrual	0.04	0.12	59	0.07	0.13	58	1.32	0.17	92	0.25	0.11	82	0.23	0.05	90
Nonfarm non-residential	30-89 days past due	0.07	0.13	46	0.04	0.20	26	0.38	0.13	85	0.20	0.23	58	0.26	0.14	80
	90+ days past due	0.19	0.01	95	0.20	0.02	96	0.19	0.01	96	0.22	0.02	94	0.15	0.03	88
	Nonaccrual	0.79	0.45	82	1.52	0.78	83	0.86	0.45	81	1.40	0.80	78	0.83	0.28	90
Owner Occupied	30-89 days past due	0.07	0.04	70	0.03	0.06	44	0.14	0.04	88	0.17	0.07	84	0.05	0.07	49
	90+ days past due	0.07	0	95	0.07	0	94	0.07	0	96	0.08	0	96	0.06	0.01	87
	Nonaccrual	0.38	0.17	83	0.80	0.32	88	0.41	0.17	86	0.83	0.27	92	0.67	0.16	95
Other	30-89 days past due	0.01	0.08	31	0.01	0.12	31	0.24	0.08	85	0.02	0.14	39	0.21	0.07	88
	90+ days past due	0.12	0.01	96	0.13	0.01	93	0.12	0	96	0.14	0.01	92	0.08	0.01	91
	Nonaccrual	0.40	0.24	75	0.72	0.40	76	0.45	0.23	78	0.58	0.44	67	0.16	0.10	73
Farmland	30-89 days past due	0.53	0.17	86	1.01	0.13	92	0.66	0.10	90	0.33	0.11	84	1.45	0.23	92
	90+ days past due	0.09	0	94	0.39	0.01	94	0.09	0	92	0.08	0	94	0.09	0.01	91
	Nonaccrual	16.40	0.67	97	20.87	1.14	99	17.85	0.69	98	22.83	1.13	99	16.07	0.84	98
Credit card	30-89 days past due	0.82	0.87	42	1.06	0.75	74	0.95	0.81	58	1.50	0.95	79	1.14	1.19	39
	90+ days past due	0.86	0.45	76	1.37	0.56	85	0.82	0.45	75	1.10	0.63	75	1.16	0.78	67
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	9,314,923	9,313,302	9,314,465	9,313,140	9,311,599
Retained earnings	12,586,405	10,637,747	12,123,874	10,091,066	8,987,572
Accumulated other comprehensive income (AOCI)	-1,805,841	175,736	-274,353	573,239	-21,205
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	20,095,487	20,126,785	21,163,986	19,977,445	18,277,966
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,464,071	3,515,769	3,473,822	3,538,861	3,597,262
Accumulated other comprehensive income-related adjustments	-1,811,861	194,334	-263,063	589,727	-8,723
Other deductions from common equity tier 1 capital	6,020	-18,599	-11,290	-16,488	-12,482
Subtotal	18,437,257	16,435,281	17,964,517	15,865,345	14,701,909
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	18,437,257	16,435,281	17,964,517	15,865,345	14,701,909
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,374,900	1,374,900	1,374,900	1,374,900	649,945
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,374,900	1,374,900	1,374,900	1,374,900	649,945
Less: Additional tier 1 capital deductions	2,585	32	2,650	38	41
Additional tier 1 capital	1,372,315	1,374,868	1,372,250	1,374,862	649,904
Tier 1 Capital	19,809,572	17,810,149	19,336,767	17,240,207	15,351,813
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,195,000	1,195,000	1,195,000	1,195,000	1,920,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	960,191	1,359,617	1,046,745	1,436,931	1,022,099
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,155,191	2,554,617	2,241,745	2,631,931	2,942,099
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,155,191	2,554,617	2,241,745	2,631,931	2,942,099
Exited advanced approach tier 2 capital					
Total capital	21,964,763	20,364,766	21,578,512	19,872,138	18,293,912
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	194,488,152	191,461,654	201,220,151	189,524,037	172,267,087
Less: Deductions from common equity tier 1 capital	3,466,656	3,515,801	3,476,472	3,538,899	3,597,302
Less: Other deductions	-120,100	-190,128	-120,876	-191,511	-147,373
Total assets for leverage ratio	191,141,596	188,135,981	197,864,555	186,176,649	168,817,158
Total risk-weighted assets	133,843,829	125,780,054	132,950,159	127,422,268	129,688,286
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	13.78	12.18	78	13.07	12.54	63	13.51	12.37	73	12.45	12.35	58	11.34	12.11	40
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	14.80	12.88	80	14.16	13.31	70	14.54	13.11	76	13.53	13.08	66	11.84	12.78	38
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.41	14.72	81	16.19	15.37	71	16.23	14.91	76	15.60	15.23	65	14.11	14.36	57
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.36	9.06	81	9.47	9.15	62	9.77	8.98	73	9.26	9.13	54	9.09	9.76	36
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		-100.00
Total property and casualty assets	0	0	0	0	0		-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		-100.00
Total property and casualty equity	0	0	0	0	0		-100.00
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		-100.00
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	442	539	1,591	1,674	-100.00	-100.00
Other insurance activities income	0	442	539	1,591	1,674	-100.00	-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0		-100.00
Premiums	0	0	0	0	0		-100.00
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		-100.00
Life insurance assets	3,314,258	3,284,206	3,307,731	3,276,294	3,230,142	0.92	8.36

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0.03	0.38	42	0.01	0.36	34	0.03	0.41	40	0.03	0.47	40
Premium income / Insurance activities revenue		3.33			2.23	43		2.76	42		2.84	40		7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.07	12.22	65	17.31	11	76	16.35	12	67	17.73	11.03	78	19.88	11.51	81
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		27,010,640			35,201,362			26,375,433			37,297,286			32,951,897	
Net assets of broker-dealer subsidiaries / Consolidated assets	13.85	0.46	94	18.13	0.50	94	13.56	0.46	93	20.20	0.75	96	19.06	1.39	91

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,084,577	467,034	576,861	494,105	566,875
Real estate loans	393,807	356,690	314,320	373,648	434,694
Commercial and industrial loans	162,046	105,655	179,834	116,268	115,613
Loans to depository institutions and other banks acceptances	523,354	3,405	80,558	2,922	8,531
Loans to foreign governments and institutions	5,370	1,284	2,149	1,267	8,037
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	5,563	5,687	5,631	5,737	5,697
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,090,140	472,721	582,492	499,842	572,572
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	132.23	10.28	92	-22.77	-6.17	25	16.75	6.83	72	-12.84	-2.40	29	-21.19	22.48	11
Total selected assets	130.61	17.19	90	-22.56	-2.56	27	16.54	9.48	74	-12.70	2.04	24	-20.91	12.40	15
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.19	0.46	0.20	0.50	0.63

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	91,767	1,151	2,095,500	122,317	1,180,420	7872.81	41.05
Dividends	86,500	0	2,091,800	114,300	1,157,900		36.01
Interest	5,267	1,151	3,700	8,017	22,520	357.60	260.26
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	3,934	7,070	18,724	42,489	80,381	-44.36	-52.37
Dividends	0	0	0	0	4,300		
Interest	3,934	5,431	18,724	34,731	76,081	-27.56	-52.37
Management and service fees	0	0	0	0	0		
Other income	0	1,639	0	7,758	0	-100.00	
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	95,701	8,221	2,114,224	164,806	1,260,801	1064.10	30.52
Securities gains (losses)	0	0	0	0	0		
Other operating income	-6,289	348	-3,672	3,233	1,967		
Total operating income	89,412	8,569	2,110,552	168,039	1,262,768	943.44	18.61
Operating Expenses							
Personnel expenses	-2,095	2,993	10,268	7,997	7,748		
Interest expense	15,922	16,358	64,202	140,691	307,638	-2.67	-36.56
Other expenses	12,227	10,992	36,054	29,383	22,498	11.24	20.59
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	26,054	30,343	110,524	178,071	337,884	-14.14	-30.78
Income (loss) before taxes	63,358	-21,774	2,000,028	-10,032	924,884		67.87
Applicable income taxes (credit)	-3,269	-4,904	-18,275	-39,300	-15,143		
Extraordinary items							
Income before undistributed income of subsidiaries	66,627	-16,870	2,018,303	29,268	940,027		48.77
Equity in undistributed income of subsidiaries	411,429	579,872	79,797	1,117,066	158,521	-29.05	191.60
Bank subsidiaries	335,481	423,850	-334,877	812,916	50,929	-20.85	275.09
Nonbank subsidiaries	75,948	156,022	414,674	304,150	107,592	-51.32	47.04
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	478,056	563,002	2,098,100	1,146,334	1,098,548	-15.09	157.19
Memoranda							
Bank net income	421,981	423,850	1,756,923	927,216	1,208,829	-0.44	175.73
Nonbank net income	75,948	156,022	414,674	304,150	111,892	-51.32	47.04
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	19,132,672	72.21	18,277,426	68.01	20,331,796	73.68	18,261,799	17,206,776	4.68	22.46
Common and preferred stock	15,666,443	59.13	18,149,405	67.53	16,863,156	61.11	18,125,249	16,673,547	-13.68	1.42
Excess cost over fair value	0	0	6,937	0.03	0	0	6,934	6,934	-100.00	-100.00
Loans, advances, notes, and bonds	3,465,875	13.08	121,063	0.45	3,468,500	12.57	129,594	526,219	2762.87	1931.60
Other receivables	354	0	21	0	140	0	22	76	1585.71	1316.00
Investment in nonbank subsidiaries	5,266,021	19.87	6,725,150	25.02	5,190,974	18.81	6,568,935	5,066,212	-21.70	61.34
Common and preferred stock	3,664,204	13.83	3,319,452	12.35	3,588,336	13	3,162,997	2,711,217	10.39	142.08
Excess cost over fair value	51,415	0.19	55,074	0.20	52,315	0.19	55,238	53,980	-6.64	-9.98
Loans, advances, notes, and bonds	1,550,000	5.85	3,350,000	12.47	1,550,000	5.62	3,350,000	2,300,000	-53.73	-8.28
Other receivables	402	0	624	0	323	0	700	1,015	-35.58	-87.73
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,603,136	6.05	1,228,793	4.57	1,587,426	5.75	1,299,678	6,435,010	30.46	-21.96
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,820	0.01	4,868	0.02	1,829	0.01	5,026	5,151	-62.61	-74.00
Intangible assets	184,172	0.70	188,866	0.70	187,086	0.68	188,866	188,866	-2.49	-2.49
Other assets	308,958	1.17	449,749	1.67	296,128	1.07	444,058	359,391	-31.30	-38.74
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	26,496,779	100.00	26,874,852	100.00	27,595,239	100.00	26,768,362	29,261,406	-1.41	22.43
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year	3,895,000	14.70	4,190,000	15.59	3,895,000	14.11	4,190,000	8,207,830	-7.04	82.84
Subordinated notes and debentures	695,000	2.62	695,000	2.59	695,000	2.52	695,000	1,620,000	0.00	-57.10
Other liabilities	434,885	1.64	484,931	1.80	464,866	1.68	503,050	503,594	-10.32	21.15
Balance due to subsidiaries and related institutions	1,506	0.01	3,237	0.01	1,485	0.01	27,967	2,071	-53.48	-43.53
Total liabilities	5,026,391	18.97	5,373,168	19.99	5,056,351	18.32	5,416,017	10,333,495	-6.45	-4.62
Equity Capital	21,470,388	81.03	21,501,684	80.01	22,538,888	81.68	21,352,345	18,927,911	-0.15	31.13
Perpetual preferred stock (income surplus)	649,945	2.45	649,945	2.42	649,945	2.36	649,945	649,945	0.00	0.00
Common stock	0	0	0	0	0	0	0	0		
Common surplus	10,039,879	37.89	10,038,256	37.35	10,039,422	36.38	10,038,095	9,311,599	0.02	7.87
Retained earnings	12,586,405	47.50	10,637,747	39.58	12,123,874	43.93	10,091,066	8,987,572	18.32	89.70
Accumulated other comprehensive income	-1,805,841	-6.82	175,736	0.65	-274,353	-0.99	573,239	-21,205		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	26,496,779	100.00	26,874,852	100.00	27,595,239	100.00	26,768,362	29,261,406	-1.41	22.43
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.59	9.94	37	10.53	12.54	37	9.57	11.94	28	5.70	7.29	29	5.98	9.68	11
Bank net income / Average equity investment in banks	10.38	10.44	55	9.34	12.55	25	9.75	11.80	36	5.28	7.45	24	7.33	10.51	11
Nonbank net income / Average equity investment in nonbanks	8.26	11.36	54	18.93	12.53	70	12.06	13.12	60	10.24	9.75	62	4.13	7.89	42
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	88.27	97.54	17	75.28	95.97	14	83.74	96.79	18	80.89	88.16	18	110.04	82.22	86
Nonbank net income / Parent net income	15.89	3.43	89	27.71	2.83	96	19.76	3.40	93	26.53	3.59	92	10.19	5.93	79
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	23.41	16.87	75	24.99	17.74	79	22.43	16.81	76	25.36	20.06	74	54.59	20.43	87
Total debt / Equity capital	21.38	11.65	78	22.72	11.90	82	20.36	11.71	77	22.88	14.41	77	51.92	14.31	88
Total debt + notes payable to subs that issued TPS / Equity capital	21.38	13.71	77	22.72	14.30	79	20.36	13.63	75	22.88	16.67	75	51.92	16.36	88
Total debt + Loans guaranteed for affiliate / Equity capital	21.38	11.72	78	22.72	12.02	82	20.36	11.77	77	22.88	14.68	77	51.92	14.56	88
Total debt / Equity capital – excess over fair value	21.43	11.75	78	22.78	12	82	20.41	11.81	77	22.94	14.52	76	52.09	14.51	88
Long-term debt / Equity capital	21.38	11.08	81	22.72	11.33	82	20.36	10.95	80	22.88	13.56	79	51.92	13.04	89
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.24	0.07	87	0.29	0.10	86	0.23	0.05	87	0.29	0.08	86	0.32	0.12	84
Long-term debt / Consolidated long-term debt	35.49	40.81	40	52.37	35.48	64	41.53	39.86	45	52.02	34.67	66	70.88	28.44	86
Double Leverage															
Equity investment in subs / Equity capital	90.27	103.47	3	100.14	102.85	37	90.97	103.22	3	99.99	102.81	34	102.74	103.22	52
Total investment in subs / Equity capital	113.64	108.45	80	116.28	108.21	85	113.24	108.40	78	116.29	110.16	82	117.67	111.07	81
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-1.09	0.38	3	0.01	0.22	37	-0.97	0.29	3	0	0.47	33	0.47	0.36	60
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.01	0.74	4		1.05			1.82		0.49	1.22	31
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	223.37	129.62	82	29.26	111.20	16	1,211.22	152.85	99	94.27	136.59	23	369.26	177.68	91
Cash from ops + noncash items + op expense / Op expense + dividend	131.11	125.04	56	-70.04	98.58	7	1,312.21	154.48	99	51.10	147.24	6	426.12	190.27	92
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	138.25	98.29	72	-51.52	85.35	11	161.26	98.54	87	12.36	134.08	4	1,062.90	116.34	99
Pretax operating income + interest expense / Interest expense	497.93	2,251.18	35	-33.11	1,142.88	17	3,215.21	1,835.33	80	92.87	2,016.32	10	400.64	1,968.54	23
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	497.93	1,728.15	33	-33.11	1,357.31	12	3,215.21	1,770.77	81	92.87	1,539.23	9	400.64	1,632.83	21
Dividends + interest from subsidiaries / Interest expense + dividends	304.33	145.40	87	20.14	117.86	20	1,632.69	174.12	99	85.57	150.43	20	366.03	210.80	85
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	11.72	13.36	69	0	11.92	32	20.75	13.95	71	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	30.79	20.52	79	34.50	33.13	68	32.13	47.61	68	26.76	35.64	62	29.84	57.11	63
Other Ratios															
Net assets that reprice within 1 year / Total assets	-12.34	3.42	1	-12.86	3.97	1	-13.60	3.44	1	-12.76	3.85	3	-10.32	2.64	6
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	15.24	1.70	89	19.74	1.80	91	14.96	1.76	90	21.88	2.66	91	20.78	5.62	83
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	23.30	64.91	13		74.87		3.23	66.37	3	146.37	81.10	86	3.92	57.84	4
Dividends declared / Net income	3.25	33.46	10	2.90	23.13	15	3.11	28.27	9	3.74	42.29	11	3.35	33.08	9
Net income – dividends / Average equity.....	8.31	6.76	70	10.23	9.52	64	9.27	8.62	64	5.48	4.14	66	5.78	6.46	44
Percent of Dividends Paid															
Dividends from bank subsidiaries	557.20	124.34	94	0	101.14	15	3,203.81	155.92	99	266.81	132.17	85	3,145.36	178.13	98
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	11.68	7.53	80
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	557.20	153.16	93	0	128.99	8	3,203.81	203.53	99	266.81	174.85	81	3,157.04	260.40	98
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	20.50	43.39	34	0	30.63	14	119.06	45.96	97	12.33	60.28	11	95.79	66.55	82
Interest income from bank subsidiaries.....	1.25	0.15	90	0.27	0.12	81	0.21	0.11	82	0.86	0.36	83	1.86	0.54	83
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	21.75	49.34	33	0.27	33.49	18	119.27	51.33	95	13.19	62.88	11	97.65	69.36	78
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	21	0	62.63	8	0	56.39	15	3.84	82.95	27
Interest income from nonbank subsidiaries.....	5.18	2.20	82	3.48	2.80	80	4.52	2.44	80	11.42	7.38	79	68	20.25	82
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	1.05	0.09	91	0	0.07	45	2.55	0.16	91	0	1.06	43
Operating income from nonbank subsidiaries	5.18	39.06	46	4.53	69.48	36	4.52	87.22	13	13.97	79.84	28	71.84	150.41	40
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.74	60.28	55	0	58.57	15	99.11	74.16	72	68.02	69.76	27	91.70	67.32	47
Interest income from bank subsidiaries.....	5.89	1.04	89	13.43	0.72	93	0.18	0.23	76	4.77	0.63	92	1.78	0.80	80
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	102.63	73.91	96	13.43	71.70	21	99.29	83.13	64	72.79	82.20	21	93.48	78.80	36
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0.34	2.65	54
Interest income from nonbank subsidiaries.....	4.40	0.21	93	63.38	0.82	97	0.89	0.18	88	20.67	0.73	94	6.02	1.19	89
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	19.13	0.01	97	0	0.01	45	4.62	0.01	97	0	0.04	44
Operating income from nonbank subsidiaries	4.40	6.88	77	82.51	10.59	93	0.89	4.67	57	25.29	4.70	88	6.37	7.29	77
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	28.33	11